

In re:  
Michael L Torrence, Sr.  
Nicole S Torrence  
Debtors

Case No. 19-17154-pmm  
Chapter 13

District/off: 0313-2  
Date Rcvd: Dec 04, 2024

User: admin  
Form ID: 212

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2024:**

**Recip ID**                    **Recipient Name and Address**  
db/jdb                    + Michael L Torrence, Sr., Nicole S Torrence, 1420 N. Felton Street, Philadelphia, PA 19151-3805

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 06, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2024 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor Michael L Torrence Sr. dmo160west@gmail.com, davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DAVID M. OFFEN	on behalf of Joint Debtor Nicole S Torrence dmo160west@gmail.com, davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmllawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LEON P. HALLER	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com

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dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com

MARY JACQUELINE LARKIN

on behalf of Creditor Forge Credit Union mjlarkin@vaughanmclean.com gkerns@vaughanmclean.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re:

Chapter: 13

Michael L Torrence, Sr. and Nicole S Torrence

Debtor(s)

Case No: 19-17154-pmm

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***ORDER***

AND NOW, December 4, 2024, it appearing that the debtor must file either a statement regarding completion of a course in personal financial management, see 11 U.S.C. § 1328(g)(1), or a request for a waiver from this requirement, see 11 U.S.C. § 109(h)(4),

Additionally, it appearing that the debtor must file a certification regarding domestic support obligations and Section 522(q), see 11 U.S.C. §1328(a),

And the statement regarding personal financial management and the domestic support obligation certification were due no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b), see Bankruptcy Rule 1007(c),

Accordingly, it is hereby ORDERED that the debtor shall file

- A statement regarding completion of an instructional course concerning personal financial management, (Official Form B423) or a request for a waiver from such requirement.
- A certification regarding domestic support obligations and Section 522(q), (Director's Form B2830);

If the debtor fails to do so, then this case may be closed, without further notice or hearing, and without the debtor receiving his/her chapter 13 discharge.

For The Court

Patricia M. Mayer

Judge, United States Bankruptcy  
Court